

ASSUMING MEDICARE WILL PAY

One of the most common misperceptions among older adults and their adult children is that Medicare will pay for home care. Unfortunately, Medicare does not pay for long-term home care services, long-term nursing home care or many other necessities like eye exams and dental care. When one or more of these items come into question, families find themselves wondering how to pay for the care their loved one needs. Some older adults or their adult children have the resources to pay privately for care or had the foresight to purchase a long term care insurance policy so they will not have to rely on Medicare or AHCCCS Arizona's form of Medicaid.

Many more, who do not plan or do not have financial resources will eventually rely on AHCCCS, but only after resources have been "spent down" to state mandated levels for government aid. Additionally, recipients must qualify relative to activities of daily living, such as bathing or meal preparation that cannot be performed by the loved one. Planning ahead and doing research on the options for long term care is the best way to avoid unexpected surprises and upset.

Planning for the future is paramount to being prepared for retirement. Many people under-

estimate their health care costs; they assume that Medicare will cover most of the expenses. What they will discover is that they are wrong. Even with the new Medicare prescription-drug benefit, most retirees will spend thousands of dollars out-of-pocket on drugs, co-payments and Medicare premiums.

If you find yourself, or know of someone, in the position of needing in-home caregiving, and have the financial resources to afford to hire a caregiver, then you should hire a home care agency. Remember if you are asking someone to care for your loved one in the privacy of their home; you should be considering more than price for the care your loved one so desperately needs. Take the time to research the various home care agencies that you may be considering. Ask the prospective provider of care the following:

- How do they recruit their caregivers?
- What training do they offer to their caregivers at time of hire, in addition to ongoing training?
- Are the caregivers bonded and insured?
- Are their caregivers CPR and First Aid certified?
- What type of background checks and screenings do they do on their caregivers? Do they do criminal

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- background checks in all 50 states?
- Does the agency have a Registered Nurse overseeing the care provided to their clients?
 - Ask for a minimum of 3 client references. ▶

Editor's note: This article was submitted by Bob Roth, Cypress HomeCare Solutions. For more information, visit the company web site at cypresshomecare.com or call (602) 264-8009.


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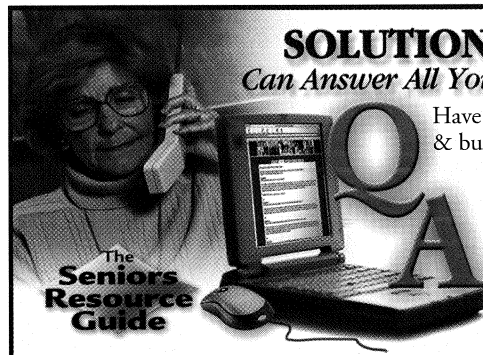
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